

Form plncf13 – ntcenfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-12238-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Caseres Blandon
78 Orange Avenue
Elmwood Park, NJ 07407

Lydia P. Mesa
aka Lydia Patricia Gutierrez, aka Lydia
Patricia Mesa
78 Orange Avenue
Elmwood Park, NJ 07407

Social Security No.:
xxx-xx-3086

xxx-xx-2293

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on August 22, 2024.

Dated: August 22, 2024
JAN: slm

Jeanne Naughton
Clerk

In re:
Ricardo Caseres Blandon
Lydia P. Mesa
Debtors

Case No. 24-12238-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 22, 2024

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Ricardo Caseres Blandon, Lydia P. Mesa, 78 Orange Avenue, Elmwood Park, NJ 07407-1820 |
| 520179075 | + Cardinal Financial Mortgage, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945 |
| 520179077 | + Community Bank, N.A., Po Box 6217, Sioux Falls, SD 57117-6217 |
| 520179078 | + Community Bank/ The Home Depot, Po Box 9714, Gray, TN 37615-9714 |
| 520179079 | + Community Credit Bank / Macys, 9111 Duke Blvd, Mason, OH 45040-8999 |
| 520179080 | + Englewood Health, P.O Box 48304, Newark, NJ 07101-8504 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Aug 22 2024 21:25:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Aug 22 2024 21:25:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520179069 | + Email/Text: creditcardbkcorrespondence@bofa.com | Aug 22 2024 21:23:00 | Bank Of America, N.A., 400 Christiana Road, Newark, DE 19702-3208 |
| 520179068 | + Email/Text: creditcardbkcorrespondence@bofa.com | Aug 22 2024 21:23:00 | Bank of America, N.A, Pob 15026, Wilmington, DE 19850-5026 |
| 520179070 | + Email/Text: mortgagebkcorrespondence@bofa.com | Aug 22 2024 21:24:00 | Bank of America, N.A., 10 N. Tryon Street, Charlotte, NC 28255-0001 |
| 520179073 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 22 2024 21:36:10 | Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017 |
| 520179072 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 22 2024 21:49:29 | Capital One, Po Box 85064, Glen Allen, VA 23058 |
| 520179074 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 22 2024 22:10:37 | Capital One, Po Box 26625, Richmond, VA 23261-6625 |
| 520220933 | + Email/PDF: ebn_ais@aisinfo.com | Aug 22 2024 22:09:14 | Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520249130 | Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 22 2024 21:36:23 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 520179076 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 22 2024 22:09:52 | Citibank/The Home Depot, Po Box 790034, Saint Louis, MO 63179-0034 |
| 520251219 | Email/Text: BKCourtNotices@yourmortgageonline.com | Aug 22 2024 21:24:00 | Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |
| 520356187 | Email/Text: Bankruptcy@Freedommortgage.com | Aug 22 2024 21:24:00 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Aug 22, 2024

Form ID: plncf13

Total Noticed: 38

| | | | |
|-----------|---|----------------------|--|
| 520356188 | Email/Text: Bankruptcy@Freedommortgage.com | Aug 22 2024 21:24:00 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 520179081 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Aug 22 2024 21:24:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 520222813 | Email/Text: JCAP_BNC_Notices@jcap.com | Aug 22 2024 21:25:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 520179082 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 22 2024 21:49:37 | JP Morgan Chase Credit Card, 800 Brooksedge Blvd, Westerville, OH 43081 |
| 520199448 | + Email/Text: RASEBN@raslg.com | Aug 22 2024 21:24:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 520233514 | Email/PDF: resurgentbknofications@resurgent.com | Aug 22 2024 21:49:38 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520179083 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Aug 22 2024 21:25:00 | Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561 |
| 520245509 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 22 2024 21:36:58 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 520179084 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Aug 22 2024 21:24:00 | State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695 |
| 520179085 | Email/PDF: ais.sync.ebn@aisinfo.com | Aug 22 2024 21:36:55 | Synchrony /Lowe's, Po Box 103065, Roswell, GA 30076 |
| 520179086 | + Email/PDF: ais.sync.ebn@aisinfo.com | Aug 22 2024 21:36:42 | Synchrony Bank, Po Box 981439, El Paso, TX 79998-1439 |
| 520250094 | + Email/PDF: ebn_ais@aisinfo.com | Aug 22 2024 21:36:40 | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520179087 | + Email/PDF: ais.sync.ebn@aisinfo.com | Aug 22 2024 21:37:11 | Synchrony Bank /Ashley Home store, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 520179088 | + Email/PDF: ais.sync.ebn@aisinfo.com | Aug 22 2024 22:10:01 | Synchrony Bank /Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 520179089 | Email/PDF: ais.sync.ebn@aisinfo.com | Aug 22 2024 21:36:20 | Synchrony Bank/Lowe's, Po Box 103065, Roswell, GA 30076 |
| 520195213 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Aug 22 2024 21:25:00 | U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904 |
| 520179090 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Aug 22 2024 21:50:11 | Wells Fargo Bank /Bobs Furniture, Po Box 14517, Des Moines, IA 50306-3517 |
| 520179091 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Aug 22 2024 21:37:17 | Wells Fargo Bank, N.A., Po Box 14517, Des Moines, IA 50306-3517 |
| 520220638 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Aug 22 2024 21:37:11 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 520179071 | *+ | Bank of America, N.A., 400 Christiana Road, Newark, DE 19702-3208 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-2
Date Rcvd: Aug 22, 2024

User: admin
Form ID: plncf13

Page 3 of 3
Total Noticed: 38

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jamal J Romero | on behalf of Joint Debtor Lydia P. Mesa jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com |
| Jamal J Romero | on behalf of Debtor Ricardo Caseres Blandon jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5